

**Information to identify the case:**

Debtor 1	<b>Scott A. Marx</b>	Social Security number or ITIN	xxx-xx-2382
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-21621-GLT		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Scott A. Marx

8/8/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Scott A. Marx  
Debtor

Case No. 19-21621-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 08, 2024

User: auto  
Form ID: 318

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:

Recip ID	Recipient Name and Address
db	+ Scott A. Marx, 711 Gallion Avenue, Pittsburgh, PA 15226-1630
sp	+ Michael Groh, Esq., Murphy Law Group, LLC, Eight Penn Center, Suite 2000, 1628 John F. Kennedy Blvd. Philadelphia, PA 19103-2111
cr	+ Planet Home Lending LLC as servicer for Wilmington, Hill Wallack LLP, 1000 Floral Vale Blvd., Suite 300, Yardley, PA 19067-5569
cr	+ Wilmington Trust, National Association. not in its, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
15037436	#+ Anthony Palandro, 1324 Beechview Avenue, Pittsburgh, PA 15216-3344
15037439	+ City of Pittsburgh/SD of Pittsburgh, c/o Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
15037441	+ Diversified Consultants, Inc., Re: Dish Network, Po Box 551268, Jacksonville, FL 32255-1268
15037442	+ Duquesne Light, Payment Processing Center, P.O. Box 10, Pittsburgh, PA 15267-0001
15037444	Florida Department of Education, Office of Student, PO Box 7019, Tallahassee, FL 32314-7019
15037446	#+ McElrath Legal Holdings, LLC, 1641 Saw Mill Run Blvd., Pittsburgh, PA 15210-3433
15037449	+ PA Department of Labor & Industry, PO Box 28405, Harrisburg, PA 17128-0001
15037452	+ Pittsburgh Ameican Water, PO Box 578, Alton, IL 62002-0578
15037453	+ Pittsburgh Water & Sewer Authority, 1200 Penn Ave. #100, Pittsburgh, PA 15222-4216
15037456	+ Thompson Law Group, 125 Warrendale-Bayne Road, Suite 200, Warrendale, PA 15086-6504
15696901	+ Uplift, LLC, Attn: Bankruptcy, 440 N. Wolfe Road, Sunnyvale, CA 94085-3869

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Aug 09 2024 03:32:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Aug 09 2024 03:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 08 2024 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 09 2024 03:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 08 2024 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Aug 08 2024 23:42:00	City of Pittsburgh & School District of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101

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User: auto

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cr	+ Email/Text: ebnpwsa@grblaw.com	Aug 08 2024 23:42:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: BKMAIL@planethomelending.com	Aug 08 2024 23:42:00	Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
15037437	EDI: ATLASACQU	Aug 09 2024 03:32:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
15059154	+ Email/Text: csc.bankruptcy@amwater.com	Aug 08 2024 23:43:00	American Water, c/o Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
15313324	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 08 2024 23:42:00	Ascendium Education Solutions, Inc OBO, Florida Department of Education OSFA, PO Box 8961, Madison WI 53708-8961
15037438	+ EDI: CAPITALONE.COM	Aug 09 2024 03:32:00	Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
15696895	+ EDI: CITICORP	Aug 09 2024 03:32:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
15092424	+ Email/Text: ebnjts@grblaw.com	Aug 08 2024 23:42:00	City of Pittsburgh & School Dist. of Pittsburgh, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15195399	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 08 2024 23:42:00	Credit Acceptance, PO Box 551888, Detroit, MI 48255-1888
15225046	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 08 2024 23:42:00	Credit Acceptance, 25505 W 12 Mile Rd, Ste 3000, Southfield MI 48034-8331
15037440	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 08 2024 23:49:31	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
15696896	EDI: CITICORP	Aug 09 2024 03:32:00	Macys/DSNB, Attn: Bankruptcy, 701 E. 60th Street, Sioux Falls, SD 57117
15037443	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 08 2024 23:43:00	Duquense Light, Bernstien Law Firm, 411 7th Avenue, Maildrop 7-3, Pittsburgh, PA 15219-1919
15077415	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 08 2024 23:43:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15714828	EDI: JEFFERSONCAP.COM	Aug 09 2024 03:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15037445	^ MEBN	Aug 08 2024 23:36:55	KML Law Group P.C., c/o Scott A Marx, Esquire, Suite-5000, 701 Market Street, Philadelphia, PA 19106-1538
15045146	Email/PDF: resurgentbknotifications@resurgent.com	Aug 08 2024 23:49:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15696899	Email/Text: ml-ebn@missionlane.com	Aug 08 2024 23:42:00	Mission Lane LLC, Attn: Bankruptcy, PO Box 105286, Atlanta, GA 30348
15696898	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2024 23:43:00	Midland Credit Management, Re: Credit One, 8875 Aero Dr Suite 200, San Diego, CA 92123-2255
15696897	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2024 23:43:00	Midland Credit Management, Re: Conmenity Bank, 8875 Aero Dr Suite 200, San Diego, CA 92123-2255
15037447	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 08 2024 23:42:00	Mr. Cooper, Attn: Customer Relations, PO Box 619098, Dallas, TX 75261-9098
15037448	Email/Text: nsm_bk_notices@mrcooper.com	Aug 08 2024 23:42:00	Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067

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User: auto

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15075845	Email/Text: nsm_bk_notices@mrcooper.com	Aug 08 2024 23:42:00	Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741
15037450	Email/Text: lizb@peoplescredit.com	Aug 08 2024 23:42:00	Peoples Credit Co., 4950 NE 148th Street, Portland, OR 97230
15077849	EDI: PRA.COM	Aug 09 2024 03:32:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15037451	+ Email/Text: ebnpeoples@grblaw.com	Aug 08 2024 23:42:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15091546	+ Email/Text: ebnpwsa@grblaw.com	Aug 08 2024 23:42:00	Pittsburgh Water and Sewer Authority, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15037454	+ EDI: PRA.COM	Aug 09 2024 03:32:00	Portfolio Recovery Associates, Re: Capital One, PO Box 4115, Concord, CA 94524-4115
15696900	+ Email/Text: ngisupport@radiusgs.com	Aug 08 2024 23:42:00	Radius Global Solutions, RE: Macys, PO Box 390905, Minneapolis, MN 55439-0905
15037455	EDI: AISSPRINT	Aug 09 2024 03:32:00	Sprint Corp, Attn: Bankruptcy Dept., PO Box 7949, Overland Park, KS 66207
15074241	EDI: AIS.COM	Aug 09 2024 03:32:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15037457	+ EDI: VERIZONCOMB.COM	Aug 09 2024 03:32:00	Verizon, Verizon Wireless Bankruptcy Admin, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
15142727	+ Email/Text: BKMAIL@planethomelending.com	Aug 08 2024 23:42:00	Wilmington Trust, National Association, et al., c/o Planet Home Lending LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	*+	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor Scott A. Marx keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Trust National Association. not in its Individual capacity, but solely as Trustee for MFRA Trust 2015-1 eholdren@hillwallack.com, eholdren@ecf.courtdrive.com;hwbknj@hillwallack.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City of Pittsburgh & School District of Pittsburgh jhunt@grblaw.com
Kaitlin Shire	on behalf of Creditor Planet Home Lending LLC. kshire@hillwallack.com, lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com
Kaitlin Shire	on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 c/o Hill Wallack LLP kshire@hillwallack.com, lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14